

KENTUCKY TEACHERS' RETIREMENT SYSTEM
2009 Retiree Open Enrollment
(For Under Age 65) — ONLY
Through October 24, 2008

◆ New for 2009 ◆

Plan Year 2009 will be a Total Re-Enrollment		Plan Names and Benefits Have Changed
You must complete the enclosed application if you desire coverage. If you do not complete the 2009 application you will not have insurance coverage through KTRS beginning January 1, 2009. Retirees are not eligible for on-line enrollment. Should you need another application, you may download this at www.ktrs.ky.gov .		Please read your Handbook carefully and direct your benefits questions to Humana at the number listed at the bottom of this page. The options available for retirees are Commonwealth Standard PPO, Commonwealth Capitol Choice, and Commonwealth Optimum PPO. Retirees are not eligible for Commonwealth Maximum Choice.
Rates	Coverage Change	Incentives for Non-Smokers
Rates have increased. See Calculation Chart on reverse side of this letter.	Unmarried dependent children are now eligible for coverage through the end of the month in which they turn age 25. Information regarding pre/post tax is irrelevant for KTRS retirees. You must be an active employee to be eligible for a pre-tax deduction.	Non-smokers will receive a greater discount.

◆ What Remains the Same? ◆

Humana and Express Scripts with Nationwide Networks	Provider Booklets Will NOT Be Mailed
Humana, Third Party Administrator (TPA), and Express Scripts, Pharmacy Benefits Administrator (PBA), will continue for the self-insured Kentucky Employees Health Plan (KEHP).	You must contact Humana at 877-KYSPIRIT (877-597-7474) or log on to http://kyhealthplan.humana.com to verify provider participation.
Premium Holiday and Flexible Spending DO NOT Apply to KTRS	
The "premium holiday" referenced in the Handbook will not apply to KTRS retirees since insurance premiums are not deducted a month in advance as they were with active employees.	Retirees are not eligible for flexible spending. You must be an active employee to be eligible for flexible spending or a Health Reimbursement Account (HRA).
Re-Employed KTRS Retirees	
If you are re-employed by an agency that participates in the KEHP and you are eligible for health insurance, you will be required to waive coverage with KTRS. In some instances, other employers may offer health insurance that is as good or better than that offered by KTRS. In those cases, it will be necessary to obtain your insurance coverage through your employer rather than KTRS. Please contact KTRS if you have any questions.	

Important Phone Numbers

QUESTIONS regarding covered services, providers, or networks should be directed to the TPA/PBA at 877-KYSPIRIT (877-597-7474).	Kentucky Personnel Cabinet Department of Employee Insurance PH: 888-581-8834 or 502-564-6534 http://kehpn.ky.gov
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CALCULATE YOUR SHARE OF THE STATE GROUP HEALTH PLAN PREMIUM COST FOR 2009

CHART A (for use with Chart B)

PLAN COST	+	APPLICANT SMOKING STATUS COST	+	YEARS OF SERVICE COST Entry PRIOR to 7/0/1/02	OR	YEARS OF SERVICE COST Entry ON or AFTER 7/1/02	=	YOUR SHARE OF PREMIUM COST
Enter the Cost from Chart B Below for: THE OPTION CHOSEN: Commonwealth Standard Commonwealth Capitol Choice; OR Commonwealth Optimum AND LEVEL OF COVERAGE: Single; Parent Plus; Couple; Family OR Family Cross-Reference	+	Non-Smoker ➤ Enter \$0 Applicant Single Smoker or Family Cross-Reference (Either Party Smoker) ➤ Enter \$21.00 Applicant Smoker taking Parent +, Couple, or Family Coverage ➤ Enter \$42.00	+	20 or more ➤ Enter \$0 15-19.99 ➤ Enter \$136.27 10 – 14.99 ➤ Enter \$272.54 5 – 9.99 ➤ Enter \$408.81	OR	27 or more ➤ Enter \$0 26-26.99 ➤ Enter \$27.25 25-25.99 ➤ Enter \$54.51 20-24.99 ➤ Enter \$190.78 15-19.99 ➤ Enter \$299.79 10-14.99 ➤ Enter \$408.81 5-9.99 ➤ Enter \$490.57	=	<div style="font-size: 2em; font-weight: bold;">FOR 2009</div> <div style="font-size: 4em; margin-top: 20px;">↓</div>
\$ _____		\$ _____		\$ _____		\$ _____		\$ _____

CHART B (for use with Chart A)	SINGLE	PARENT PLUS	COUPLE	FAMILY	FAMILY Cross-Reference
Commonwealth Standard PPO	\$0.00	\$64.72	\$305.38	\$376.72	*Contribution is per employee/retiree \$0.00 \$12.20* \$26.86*
Commonwealth Capitol Choice	\$0.00	\$134.14	\$420.96	\$498.44	
Commonwealth Optimum PPO	\$25.00	\$167.32	\$445.04	\$531.92	

SPOUSE RATES (No additional chart needed for calculation)	SPOUSE SINGLE	SPOUSE PARENT PLUS
Commonwealth Standard PPO	\$446.24	\$690.00
Commonwealth Capitol Choice	\$545.08	\$826.38
Commonwealth Optimum PPO	\$566.20	\$821.46

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KENTUCKY TEACHERS' RETIREMENT SYSTEM
 479 Versailles Road, Frankfort, Kentucky 40601
 PH: 800-618-1687 or 502-848-8500 www.ktrs.ky.gov